




**BOB RILEY  
GOVERNOR**

**STATE OF ALABAMA  
DEPARTMENT OF INSURANCE  
201 MONROE STREET, SUITE 1700  
POST OFFICE BOX 303351  
MONTGOMERY, ALABAMA 36130-3351  
TELEPHONE: (334) 269-3550  
FACSIMILE: (334) 241-4192  
INTERNET: [www.aldoi.gov](http://www.aldoi.gov)**

**WALTER A. BELL  
COMMISSIONER**  
ASSISTANT COMMISSIONER  
RAGAN INGRAM  
DEPUTY COMMISSIONER  
D. DAVID PARSONS  
CHIEF EXAMINER  
RICHARD L. FORD  
STATE FIRE MARSHAL  
EDWARD S. PAULK  
GENERAL COUNSEL  
REYN NORMAN  
RECEIVER  
DENISE B. AZAR  
LICENSING MANAGER  
JIMMY W. GUNN

**BULLETIN**

**TO:** All Property and Casualty Insurers Licensed in Alabama  
**FROM:** Walter A. Bell, Commissioner   
**DATE:** January 3, 2007  
**SUBJECT:** Notice Requirements for Non-Renewal of Coverage

---

Every insurer shall provide written notice of a non-renewal of coverage, as defined herein, to the Commissioner no less than ninety (90) days prior to the effective date of any proposed non-renewal of coverage. The notice shall include the type of policy, whether the policy in its entirety is being non-renewed, the category of consumers to be affected, the number of policyholders to be affected, and the names of the Alabama counties in which policyholders to be affected reside. In addition, every insurer shall provide written notice to the named insured of a non-renewal of coverage as defined herein, no less than sixty (60) days prior to the date the policy is set to expire.

For purposes of this Bulletin, a non-renewal of coverage is defined as follows: The decision by an insurer to non-renew coverage to a category or group of existing insureds based upon the insurer's desire to reduce its exposure to a potential catastrophic event, including but not limited to a hurricane.

An insurer failing to comply with the directives set forth in this Bulletin shall be considered to be engaging in an unfair trade practice and may be subject to a proceeding pursuant to Section 27-12-21 of the *Alabama Code*.

WAB/JSE/vm